Financial Information
Students are responsible for reviewing, understanding, and abiding by the University’s regulations, procedures, requirements, and deadlines as described in official publications, including this Undergraduate Bulletin, the Student Handbook, and Class Schedules.

Charges are posted to the student’s account at the time of registration. It is the student’s responsibility to pay his or her student account after registration. Billing statements will be sent to the student with a due date for full payment or for joining the optional payment plan. All tuition, fees, and charges must be paid in a timely manner, regardless of whether a billing statement has been received. Student Accounts can be viewed and balances paid by credit card on the SOLAR System Web site.

Failure to satisfy this financial obligation by the due date of the billing statement will result in late fees, and will prevent students from receiving transcripts, diplomas, and certifications, and from registering for future semesters. Nonpayment does not constitute official withdrawal, which must be done through the Registrar’s Office. Failure to attend classes will not relieve students of their financial obligation or entitle students to a refund. The date of official withdrawal determines eligibility for any refunds in accordance with the schedule found under Refund of Tuition. All tuition, fees, and charges are current as of July 2004 and are subject to change without notice.

**Tuition and Fees**

**Tuition**

**New York State Resident Tuition:**
- Full-time student (12 credits or more) $2,175.00/semester
- Part-time student (per credit hour up to 11 credits) $181.00/credit

**Out-of-State Resident Tuition:**
- Full-time student (12 credits or more) $5,305.00/semester
- Part-time student (per credit hour up to 11 credits) $442.00/credit

**Incidental Fees**

- **Lost Campus Card Fee**
  - All students $25.00
- **Returned Check Fee**
  - All students $20.00

**Student Health Insurance**

To be announced

**Deposits**

- **Advance Tuition Deposit**
  - Applies toward first-semester charges.
  - Freshmen and Transfers $100.00
- **Advance Housing Deposit**
  - All students $200.00

**Summer Session**

**Tuition**

**New York State Resident Tuition:**
- Part-time student (per credit hour) $181.00/credit

**Out-of-State Resident Tuition:**
- Part-time student (per credit hour) $442.00/credit

**Housing**

- Undergraduate apartment single occupancy TBA
- Undergraduate apartment double occupancy TBA
- Residence hall double occupancy TBA

**Fees**

- **College fee** $0.85 per credit
- **Comprehensive fee** $105.00 per term
- **Undergraduate student activity fee** $15.00
- **Late registration fee** $40.00
- **Late payment fee** $30.00

The comprehensive fee provides funding for the Student Health Center, as well as the increasing transportation and technological needs of the campus.

1Fees are for 2004-2005 and all fees are subject to change.

### Housing

<table>
<thead>
<tr>
<th></th>
<th>Each Semester:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Double room</td>
<td>$2,440.00</td>
</tr>
<tr>
<td>Single room</td>
<td>$2,830.00</td>
</tr>
<tr>
<td>Cooking Corridor Single</td>
<td>$2,890.00</td>
</tr>
<tr>
<td>Cooking Corridor Double</td>
<td>$2,500.00</td>
</tr>
<tr>
<td>A/C or Cooking Suite Double</td>
<td>$2,500.00</td>
</tr>
<tr>
<td>West Apartment Single</td>
<td>$3,025.00</td>
</tr>
<tr>
<td>West Apartment Double</td>
<td>$2,600.00</td>
</tr>
</tbody>
</table>

1 Prices are approximate and subject to change.

### Meal Plan

<table>
<thead>
<tr>
<th></th>
<th>Each Semester:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bronze Plan</td>
<td>$1,325.00</td>
</tr>
<tr>
<td>Silver Plan</td>
<td>$1,425.00</td>
</tr>
<tr>
<td>Gold Plan</td>
<td>$1,625.00</td>
</tr>
<tr>
<td>Platinum Plan</td>
<td>$2,125.00</td>
</tr>
</tbody>
</table>

1The comprehensive fee provides funding for the Student Health Center and the intercollegiate athletic program, as well as the increasing transportation and technological needs of the campus. This fee is set by the Undergraduate Student Government.

### Student Fees

<table>
<thead>
<tr>
<th><strong>Comprehensive Fee</strong></th>
<th>Full-time student (12 credits or more) $502.50/semester</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Part-time student (per credit hour up to 11 credits) $49.85/credit</td>
</tr>
</tbody>
</table>

| **Student Activity Fee** | Undergraduate full time $84.25/semester part-time $7.00/credit |

### Other Student Fees

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Orientation*</td>
<td>$180.00</td>
</tr>
<tr>
<td>Late Registration Fee*</td>
<td>$40.00</td>
</tr>
<tr>
<td>Late Payment Fee*</td>
<td>$30.00</td>
</tr>
</tbody>
</table>

*Prices are approximate and subject to change.

Incurred for registration on or after the first day of classes.

Cumulative up to $90.00/semester.
Payment of Fees and Charges

It is the student’s responsibility to pay his or her student account after registration. After registering for classes, all students will be sent a billing statement for tuition and fees with instructions for making payments by mail, in person, or via the online SOLAR System at http://www.stonybrook.edu/solarsystem. All tuition, fees, and charges must be paid by the due date.

Tuition, fees, and other University charges assessed on each billing statement will be due in full by the due date appearing on the statement. University billing statements are sent to the student’s home address. Students should confirm that their home address is accurate in their SOLAR System account. Students must have proof of anticipated financial aid, waivers, or scholarships to properly defer payment. Without satisfactory evidence to defer, students are expected to pay charges themselves and wait for reimbursement when the financial aid, waiver, or scholarship funds are actually received. Students may have the option to enroll in the Time Option Payment Plan (TOPP) while waiting for the financial aid package to be completed. Students should apply early for any financial aid.

Payments made by check or money order must be made payable to Stony Brook University, and sent to P.O. Box 619, Stony Brook, NY 11790. Any returned payments are subject to a $20 handling fee and may be subject to a $30 late payment fee. Payments made by return mail should include the top portion of the statement (to ensure proper credit to the account), and should be sent in the return-addressed envelope provided with the bill. Mailed payments must be postmarked by the due date to avoid the late payment fee. Students are encouraged to pay by using the SOLAR System or by mail. All payments should include the student’s Stony Brook ID number for prompt and proper credit.

Payment may also be made with Visa, MasterCard, Discover, and American Express. Payment with a credit card may be made using the SOLAR System at http://www.stonybrook.edu/solarsystem.

Students registering on or after the first day of classes are required to pay a late registration fee of $40. The late registration period ends at the close of the second week of classes.

Failure to pay the amount due by the billing due date will result in an automatic assessment of the incremental late payment fee of $30. Incremental late payment fees, up to a total of $90 per semester, will be assessed on all accounts not completely paid by the due dates indicated on each successive account statement. Students should apply early for any financial aid in order to have their account paid before the University billing due dates. Late fees will not be removed because of pending financial aid.

The Office of Student Accounts offers a Time Option Payment Program (TOPP). This program allows for the budgeting of expenses on a monthly basis. This is not a loan of any sort; therefore, no interest is charged. There is an annual processing fee to help defray the administrative expenses of the program. For further information please go to: http://www.stonybrook.edu/bursar or contact the Student Accounts Office at (631) 632-2455. The TOPP program is not available for the summer sessions.

Students failing to meet their financial obligations incurred at Stony Brook are not eligible to continue at the University or participate in room selection. No student may receive a degree, certificate of completion, or transcript until all charges due to the University or any of its related divisions are paid in full. Delinquent accounts will be transferred to private collection agencies and/or the New York State Attorney General’s Office for collection, and are subject to additional interest and/or collection charges.

Anticipated Aid

Students receiving awards provided by the State of New York, managed by the University, or payable to the University, may utilize deferment equal to the amount of the award. Documented proof of the amount of the award must be presented at the time of payment for the deferment to be applied to the account (only current awards are deferrable).

Deferment may be granted to students for the following types of awards:

1. Tuition Assistance Program: All New York State residents are encouraged to file for Tuition Assistance Program (TAP) awards. Students should apply for all TAP awards at the earliest possible date, preferably no later than June 10, if they expect to receive award certification from TAP prior to the beginning of classes in the fall. Students are reminded that failure to file an application in a timely manner can preclude their receiving award credit or deferment.

2. Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant (SEOG), and Federal Pell Grants: Students who have filed applications prior to the specified deadlines and who qualify for these awards will receive award letters from the Office of Student Financial Aid Services prior to registration. Acceptance of these awards must be returned to the Office of Student Financial Aid Services promptly.

3. Veterans Educational Benefits: The Office of Veterans Affairs offers deferments to eligible students based on their anticipated receipt of V.A. educational assistance. The deferments allow students to postpone payment of all or part of their tuition charges and fees until the end of the semester for which the charges are incurred. Students wishing to obtain a deferment should obtain a bill covering all current charges from the Student Accounts Office before coming to the Office of Veterans Affairs to request a deferment.

4. Office of Vocational Rehabilitation: Deferment based on Office of Vocational Rehabilitation benefits may be obtained by presentation of an award letter or a voucher from the Office of Vocational Rehabilitation indicating the amount of the award and period covered. All such letters and vouchers must be accompanied by a Tuition Assistance Program Award Certificate, if applicable, and submitted to the Student Accounts Office.

5. Private, Public, or Industrial Scholarships, Grants, Internships, and Loans (including Foreign Student Government Scholarships and Vocational Rehabilitation Grants): All students who can present notification of awards payable to the University, or jointly payable to the University and the student in the above categories, are eligible for a deferment equal to the amount of the award. In cases where the award is
payable to the University and the student, the student will be required to submit a copy of the award letter to the Student Accounts Office to receive deferment.

6. New York Higher Education Services Corporation Loans (NYHESC): After filing the required loan forms, the student will receive the Notice of Loan Guarantee from Albany. Deferment will be automatically applied to each student’s account.

Refund Policy
All requests for refunds must be submitted in writing to the following address:
Refunds, Office of Student Accounts
254 Administration Building
Stony Brook University
Stony Brook, NY 11794-1301

Refund of Pre-Enrollment Tuition Deposits
Each new student is required to pay an advance tuition deposit of $100. Deposits are due by the date indicated on the deposit card, which is sent in the students’ Admissions Packet. Deposits are applied to charges incurred by the student in the first semester. Requests for refunds will be granted under the following conditions:

1. A request for a refund of the tuition deposit must be made in writing to the Office of Student Accounts and received by the date printed on the deposit card or 30 days after the offer of admission, whichever is later.

2. If enrolled in another SUNY school, a student must provide satisfactory proof of such enrollment to the Office of Student Services.

After the first day of classes, pre-enrollment tuition deposits will be forfeited.

Refund of Housing Deposits
Each student is required to pay a $200 room deposit when requesting a future room assignment; this deposit will be applied to the housing charges for the first semester. A request for refund of the room deposit must be made in writing to the Division of Campus Residences by June 30 (for the fall semester) or within 30 days of the date of deposit. Students not receiving an assignment within 30 days of deposit will have until notification of assignment to request a refund. After the first day of classes, housing deposits will be forfeited.

Refund of Tuition
Students who withdraw from the University or who wish to enter military service prior to the end of an academic term for those courses in which he or she does not receive academic credit. Acceptable proof must be submitted.

Refund of Registration-Related Fees
When occupancy levels are at or above 100 percent capacity, residents wishing to cancel their housing will be billed a pro-rated portion of their housing fees through the end of the week in which they last occupied a space in the residence halls.

More importantly, should the total occupancy in the residence halls fall below 100 percent of utilization, students who cancel their housing assignment after the start of the semester will be responsible for the full cost of room rent for the semester. No pro-ration of room rent will be offered.

Refund of Room Fee
As determined by the Undergraduate Student Government and the Graduate Student Organization, full refunds of the student activity fee will be granted if the student withdraws during the first week of classes. No refunds will be granted for withdrawals after the first week of classes.

Refund of Meal Plan Fee
Students who withdraw from the University or who wish to cancel their meal plan because they have moved off campus or to a building/area designated as a cooking area must notify the Meal Plan Office either in writing or in person. Students cancelling their meal plans who

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Accurate as of Fall 2005

http://www.stonybrook.edu/ugbulletin
fail to contact the Meal Plan Office will be charged the full amount of the meal plan. All credits are prorated.

For more up-to-date information, refer to the meal plan brochure, consult the Web site at http://www.campusdining.org, or call or visit the Meal Plan Office, Suite 250, Student Union, (631) 632-6517.

Refund of College Fee, Late Registration Fee, and Lost Campus Card Fee
These fees are not refundable.

Refunds Caused by Overpayment or Processing Errors
Refunds of amounts paid will be made when a student overpays his or her tuition and fees provided the student has made a written request to the Office of Student Accounts within one year after the end of the term that the money was paid to the University. Overpayments by credit card payments will be processed as credit card refunds.

Other Expenses

Food
All resident students will be enrolled in a Resident Meal Plan unless they have previously completed two semesters of study at Stony Brook and reside in a designated cooking area. Failure to select a dining option will result in an enrollment in the Silver Meal Plan (Meal Plan 2). All students who reside in residence hall areas designated as mandatory meal plan areas must enroll in a Resident Meal Plan regardless of class status or tenure at Stony Brook. All meal plans are annual.

Students who wish to cancel their meal plans should see the section “Refund of Meal Plan Fee” in the “Financial Information” section of this Bulletin.

For more up-to-date information, refer to the meal plan brochure, consult the Web site at http://www.campusdining.org, or call or visit the Meal Plan Office, Suite 250, Student Union, (631) 632-6517. Similar plans will be offered in coming years, but prices cannot be predicted. It is expected, however, that future price ranges will not vary greatly from those now in effect.

Food Service
Campus Dining Services serves the Stony Brook community daily with a wide variety of cuisines. Currently there are nine dining locations. These include three resident locations: Campus Connection @ H-Quad, Kelly Dining Center, and Roth Food Court. At the center of campus, options include the Student Activities Center, the Bleacher Club, and the Union Deli. The End of the Bridge, open Monday-Friday 5:00 p.m.–9:00 p.m., offers a traditional sit-down dining experience. The Kelly Coffee and Tea House, open daily 5:00 p.m.–12:00 p.m., offers wireless Internet and a great place to study or just hang with some friends. The Tabler Café, offering sandwiches, salads, freshly made soups, and more, is open Wednesday-Sunday 4:00 p.m.–10:00 p.m., with live entertainment every Saturday. For more information, see http://www.campusdining.org or call 632-MEAL (6325) to hear daily menus.

Books and Supplies
The average estimated expense is $900 for nine months (September–May). This figure is used for computing the basic student aid budget.

Miscellaneous Expenses
The average estimated personal expense is $1,000 for nine months. This figure is used for computing the basic student aid budget.

Travel Expenses
The average estimated expense is $500 for nine months on campus for a student living in a residence hall. The average estimated expense is $2,080 for nine months for a student residing with parents and commuting to the campus. These amounts are also used for computing the basic student aid budget.

International Academic Program Expenses
Students who participate in SUNY International Academic Programs pay the normal SUNY tuition. They must also pay round-trip transportation and housing costs. Programs in some countries also carry a program fee to cover exceptional administrative expenses. The costs of studying abroad do not usually exceed those of studying as a resident student at Stony Brook.

Financial Aid
The Office of Student Financial Aid Services administers several federal and state programs that provide funds to assist eligible students in pursuing their academic goals. These programs are the Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study (FWS), and Educational Opportunity Program (EOP). The office also manages the Federal Pell Grant, Federal Family Education Loan (FFEL) Program, the New York State Tuition Assistance Program (TAP), and the New York State...
Aid for Part-Time Study (APTS) Program. These programs are described below, together with other sources of state and federal assistance for which prospective students might qualify while attending Stony Brook.

The basic applications for programs administered by the Office of Student Financial Aid Services are the Free Application for Federal Student Aid (FAFSA), the Express Tuition Assistance Program Application (ETA), and the Aid for Part-Time Study (APTS) application. Application forms and information about application guidelines and deadlines are available at the Office of Student Financial Aid Services, 180 Administration Building, (631) 632-6840.

Note: The ETA is mailed directly to the students after filing the FAFSA; please see the New York State Programs section for further information about the application process for a Tuition Assistance Program (TAP) Grant.

Students should be aware that the University will implement all changes in standards and/or policies that are prescribed by the federal and state regulations governing financial aid administration.

FEDERAL PROGRAMS

Application Procedures

Students may apply for funding through the federal programs in one of the following ways:

• Complete and mail a paper FAFSA to the federal processor
• Complete an electronic FAFSA via Internet at http://www.fafsa.ed.gov
• Complete a Renewal FAFSA and mail it to the federal processor or file it electronically on the Internet at http://www.fafsa.ed.gov

Within four to six weeks, the applicant will receive a document known as the Student Aid Report (SAR), which indicates his or her Expected Family Contribution (EFC). This EFC is used to determine the applicant’s eligibility for any other requested documentation to the Office of Student Financial Aid Services before awards can be accepted.

If the student’s application is selected for verification, he or she will be requested to provide additional documentation to substantiate the accuracy of the information filed on the FAFSA. This documentation must be compared to the SAR data and corrections made if necessary. The Office of Student Financial Aid Services must be in receipt of the data from a correct and valid SAR before payment of awards can be made.

Requirements and Responsibilities of Recipients

To receive financial assistance through any of the federal programs, the student must: 1) be a citizen, permanent resident alien, or other eligible resident of the U.S.; 2) be matriculated into a degree program; 3) register with Selective Service, if required; and 4) not owe refunds of any awards made previously through one or more of the federal programs, or be in default on repayment of any student loan.

Before receiving payment, the student must sign a statement of educational purpose confirming that all money received will be used for the costs of postsecondary education only (i.e., tuition, fees, books, and living expenses).

The student must maintain satisfactory academic progress. Federal regulations specify that academic progress be measured each year (following the spring semester). Eligibility for assistance from the Federal Pell Grant, Federal SEOG, Federal Perkins Loan, Federal Work-Study, and Federal Stafford Loan programs is contingent on the candidate’s meeting “quality” and “quantity” standards:

• The law specifies that by the end of the second academic year, the student must have either a minimum g.p.a. of 2.00 or academic standing consistent with the requirement for graduation from his or her program of study.
• In addition, a full-time undergraduate student in a four-year program must successfully earn a minimum of 20 credits per year to complete his or her program in a maximum of six years. Incomplete (I), No Record (NR), Failure (F), Unsatisfactory (U), No Credit (NC), and Academic Dishonesty (Q) grades do not count as earned credits. The student may make up credits during the summer session(s) if he or she has not earned the required number by the completion of the spring semester. However, payment for the summer courses must be made by the student.

Further information about academic progress as a condition of federal student aid can be obtained from the Office of Student Financial Aid Services.

“Emancipated” or “Independent” Student Status

The designation of independent status refers only to whether or not a student is required to report parental income when applying for financial aid. The University adheres to current federal guidelines for validating the status of a student as independent or emancipated for financial aid purposes.

These guidelines define an independent student as being in one of the following categories:

• 24 years of age or older by December 31 of the award year
• a veteran of the U.S. armed forces
• enrolled in a graduate or professional program (beyond a bachelor’s degree)
• married
• a ward of the court
• having legal dependents other than a spouse

Note: Independent status under the federal definition does not necessarily ensure independent status for state aid programs. See “Independent’ Student Status,” page 36.

Federal Pell Grant

Selection of Recipients and Allocation of Awards

The Federal Pell Grant Program is an entitlement program. Eligibility and award amount are based on need. Financial need is determined by a formula applied to all applicants. The formula was developed by the U.S. Department of Education and is reviewed annually by Congress. The Expected Family Contribution (EFC) is calculated by this formula.

http://www.stonybrook.edu/ugbulletin
The applicant must be pursuing a first bachelor’s degree and enrolled for at least three credits in an approved postsecondary institution.

Award Schedule
Currently, awards range from $400 to $4,050. The award amount will be affected by the cost of attendance at a particular institution and the student’s enrollment status. The Pell award is not duplicative of state awards.

Federal Supplemental Educational Opportunity Grant (FSEOG)
Selection of Recipients and Allocation of Awards
The applicant must be 1) in exceptional financial need and 2) pursuing a first bachelor’s degree.

Award Schedule
Awards range from $100 to $1,000, and are made on a funds-available basis. Priority is given to Pell Grant recipients. In addition, students must apply by the priority deadline to be considered. Contact the Office of Student Financial Aid Services for further details.

Federal Perkins Loan
Selection of Recipients and Allocation of Awards
At Stony Brook, Federal Perkins Loans are available to matriculated students enrolled at least half time as graduate or undergraduate degree candidates. Awards are made on a funds-available basis. Students must apply by the priority deadline to be considered. Contact the Office of Student Financial Aid Services for further details.

Award Schedule
Annual loan limits are established at $4,000 for undergraduate students and $6,000 for graduate students. The maximum amounts that may be borrowed are $20,000 as an undergraduate and $40,000 for graduate and undergraduate study combined.

Actual Federal Perkins Loans are limited based on annual allocations and collections, and presently average $1,500 per year at Stony Brook.

Repayment
The current interest rate, payable during the repayment period, is 5 percent on the unpaid principal. Repayment begins nine months after the last date of enrollment and may extend over a period of ten years. Payment may be extended over an additional ten-year period for certain low-income students, and may be deferred for up to three years for certain categories of borrowers. Information on loan cancellation provisions for borrowers who go into certain fields of teaching or specified military duty is available through the Office of Student Financial Aid Services.

Federal Work-Study Program (FWS)
Selection of Recipients and Allocation of Awards
The FWS program provides part-time employment to undergraduate and graduate students who need the income to help meet the costs of postsecondary education.

Stony Brook University strives to make employment reasonably accessible to all its eligible students who have financial need. In the event that more students are eligible for FWS than there are funds available, preference is given to students who applied by the priority deadline. (Contact the Office of Student Financial Aid Services for further details.)

Award Schedule
The Office of Student Financial Aid Services assists recipients of an FWS award by conducting a job fair during the first week of classes in the fall semester. Students may also use the SOLAR System to locate and secure employment on-campus. Students may work up to 20 hours each week. Hourly wage rates are variable and currently range from $5.15 to $14.53 per hour for undergraduate students.

Students interested in participating in Stony Brook’s Community Service Program, a program that provides students with the opportunity to serve the public interest while earning Federal Work-Study wages, should contact the Office of Student Financial Aid Services.

Federal Family Education Loan Program (FFEL) Subsidized and Unsubsidized Federal Stafford Loans
Selection of Recipients and Allocation of Awards
Stafford Loans are either subsidized or unsubsidized.

A subsidized loan is awarded on the basis of financial need. The federal government pays interest on the subsidized loan until the student begins repayment.

An unsubsidized loan is not awarded on the basis of need. The student is charged interest from the time the loan is disbursed until it is paid in full. If the student allows the interest to accumulate, it will be capitalized (i.e., the interest will be added to the principal amount of the loan and will increase the repayment total). If the student pays the interest as it accrues on a monthly basis, the total of principal plus interest repaid will be lower.

To be eligible for a Federal Stafford Loan, a student must be enrolled at least half time in an approved program of study.

Loan Schedule
A student may borrow up to a total of $22,625 in a subsidized and/or unsubsidized loan for the first year of undergraduate study, $3,500 for the second year, and $5,500 for subsequent undergraduate study. Independent undergraduates can apply for an additional $4,000 in an unsubsidized loan for each of their first two years of study, and $5,000 annually for the remaining years.

A graduate student may borrow a total of $8,500 in a subsidized and/or unsubsidized loan per year. Graduate students may apply for an additional $10,000 in an unsubsidized loan for each year of graduate study.

The total debt a student can have outstanding from all Stafford Loans combined is:

- $23,000 as a dependent undergraduate student;
- $46,000 as an independent undergraduate student (no more than $23,000 of this amount may be in subsidized loans); or
- $138,500 as a graduate or professional student (no more than $65,500 of this amount may be in subsidized loans).

The graduate debt limit includes any Stafford Loans received for undergraduate study.

Repayment of Subsidized Loans
A student may borrow at a relatively low interest rate (currently the treasury bill rate plus 2.3 percent with a cap of 8.25 percent) with no repayment as long as he or she remains enrolled at least half
time, and for six months after he or she ceases to be at least a half-time student. Interest does not accrue on this loan during periods of enrollment or the grace period. The federal government pays the interest for the student during this time period. Payment of principal may be deferred for up to three years for certain categories of borrowers.

The following regulations governing repayment apply:

- Depending on the amount of the loan, the minimum monthly payment will be $50 plus interest. Under unusual and extenuating circumstances the lender may, on request, permit reduced payments.
- The standard repayment period is ten years.
- The maximum period of a loan, from date of the original note, may not exceed 15 years, excluding authorized deferments of payments.
- Repayment in whole or part may be made at any time without penalty.

**Repayment of Unsubsidized Loans**

The terms of the unsubsidized loan are the same as those for the subsidized loan (see above), except that the federal government does not pay the interest on this loan. The student is responsible for paying all of the interest that accrues on the loan while in school, during the grace period, and during any periods of deferment or repayment. (The interest rate is currently the treasury bill rate plus 1.7 percent during in-school periods and 2.3 percent during repayment with a cap of 8.25 percent.)

**Federal Parent Loan for Undergraduate Students (FPLUS)**

This loan is available to parents of financially dependent undergraduate students. FPLUS loans for which the first disbursement was made on or after July 1, 1993, have no annual or aggregate limits. Borrowing is based on cost of education minus aid. The interest rate, which is adjusted each July, is the treasury bill rate plus 3.1 percent with a cap of 9 percent, and repayment begins within two months of receipt of the loan.

**NEW YORK STATE PROGRAMS**

Note: Where any question of eligibility exists, the student or prospective student should contact New York State Higher Education Services Corporation (HESC) at (888) NYS-HESC.

**Tuition Assistance Program (TAP)**

**Application Procedures**

To apply for TAP, students should begin by completing the Free Application for Federal Student Aid (FAFSA) and mailing it to the federal processor. (Forms are available at any financial aid office or high school guidance office.) Upon receipt of the student’s FAFSA, the federal processor will send income and demographic data to HESC if the following two conditions are met: 1) the student is a New York State resident, and 2) he or she listed at least one New York State institution on the FAFSA.

HESC will send the student a pre-printed Express TAP Application (ETA). The student should check the information on the form, make any necessary changes (including the addition of Stony Brook’s undergraduate TAP code: 0875), sign and return the ETA to HESC.

HESC determines the applicant’s eligibility and mails an award certificate directly to the applicant indicating the amount of the grant.

**Requirements and Responsibilities of Recipients**

To receive an award through the Tuition Assistance Program, the applicant must: 1) be a New York State resident and a U.S. citizen, permanent resident alien, paroled refugee, or conditional admitted to the United States; 2) be enrolled full time and matriculated in an approved New York State postsecondary institution and program; 3) be charged a tuition of at least $200 per year; and 4) declare a major by the first day of class of his or her junior year.

In addition, the New York State Education Department has issued academic guidelines governing eligibility for the Tuition Assistance Program. Under these regulations, students must meet minimum academic achievement requirements to receive payment of awards.

According to these regulations, good academic standing consists of two elements:

1. Satisfactory academic progress—A requirement that a student accumulate a specified number of credits and achieve a specified grade point average each term of an award.

2. Pursuit of program—Satisfactory academic program pursuit is defined as receiving a passing or failing grade in a certain percentage of a full-time course load in each term for which an award is received. The percentage increases from 50 percent of the minimum full-time course load in the first year for which an award is received, to 75 percent of the minimum full-time course load in each term of study in the second year for which an award is received, to 100 percent of the minimum full-time course load in each term thereafter.

The chart below provides a detailed analysis of the State Education Department’s requirements.

A student who does not meet these minimum standards for any one semester will be ineligible to receive an award payment.
for the following semester. However, a waiver of the minimum achievement standards may be granted under certain extenuating circumstances. Students who do not meet the requirements will receive notification in the mail as to their next appropriate course of action.

“Independent” Student Status

The designation of independent status for TAP applicants refers only to whether or not a student is required to report parental income and is contingent upon the following criteria. Applicants must be:

1. 35 years of age or older on June 30; or
2. 22 years of age but under 35 on June 30, and not:
   a. a resident in any house, apartment, or building owned or leased by parents for more than six consecutive weeks; or
   b. claimed as a dependent by parents on their federal or state income tax returns; or
   c. a recipient of gifts, loans, or other financial assistance in excess of $750 from parents; or
3. under 22 years of age on June 30, and meeting all other requirements listed in 2, above, and additionally able to meet at least one of the following requirements:
   a. both parents deceased, disabled, or incompetent; or
   b. receiving public assistance other than Aid to Families with Dependent Children (AFDC) or food stamps; or
   c. ward of a court; or
   d. financially independent due to the involuntary dissolution of the student’s family, resulting in relinquishment of parental responsibility and control; or
   e. married on or before December 31 of the year preceding the academic year for which application is made; or
   f. enrolled as a graduate student; or
   g. received a TAP award as a financially independent student in the academic year preceding that for which application is made; or
4. honorably discharged from military service, regardless of age.

Note: Independent status under the state definition for the Tuition Assistance Program does not necessarily ensure independent status for federal aid programs. See “Emancipated’ or ‘Independent’ Student Status,” page 33.

Selection of Recipients and Allocation of Awards

The Tuition Assistance Program is an entitlement program. There is neither a qualifying examination nor a limited number of awards.

Undergraduate students may generally receive TAP awards for four years of study; students enrolled in approved five-year programs or in a state-sponsored opportunity program may receive undergraduate awards for five years. Graduate students may receive awards for four years. No student (including EOP/AIM students) may receive awards for more than a total of eight years of undergraduate and graduate study.

Award Schedule

The amount of the TAP award is scaled according to level of study, tuition charge, and net taxable income (taken from the New York State tax return[s] filed in the year previous to the academic award year). All income data are subject to verification by the New York State Department of Taxation and Finance.

Currently, awards at Stony Brook for undergraduate study range from a minimum of $100 to a maximum of $3,425.

Aid for Part-Time Study Program (APTS)

Application Procedures

The student must complete an Aid for Part-Time Study application and submit it to the Office of Student Financial Aid Services by the last day of the add/drop period for the semester in which he or she is seeking an award. Signed photocopies of New York State tax returns from the base year (i.e., the year previous to the academic year; 2004 tax returns for the 2005-2006 academic year) must be submitted with the application.

Requirements and Responsibilities of the Recipient

Applicants must: 1) be working toward an undergraduate degree or enrolled in a registered certificate program; 2) enroll as a part-time student for a minimum of three credits, but less than 12; 3) maintain good academic standing; 4) be a resident of New York State; 5) be either a U.S. citizen, permanent resident alien, or refugee; 6) meet the income limits (see below); 7) not have used up Tuition Assistance Program (TAP) eligibility; 8) have a tuition charge of at least $100 per year; and 9) not be in default of a Federal Family Education Loan.

Selection of Recipients and Allocation of Awards

Awards are made to applicants who meet the criteria in the preceding section and are determined to have financial need according to the following formula:

1. The family income (i.e., net taxable income of student and parents) of students who were claimed as tax dependents by their parents in the base year must not exceed $50,550.
2. The family income (i.e., net taxable income of student and spouse) of independent students with no tax dependents cannot exceed $34,250.
3. The family income (i.e., net taxable income of student and spouse) of independent students with tax dependents (not including the student and spouse) must not exceed $50,550.

Award Schedule

APTS awards cannot exceed the cost of tuition and are determined each semester by dividing the total program allocation by the number of qualified applicants who complete the application process by the deadline.

Educational Opportunity Program (EOP)

Educational Opportunity Program (EOP) funds are allocated on the basis of need to undergraduate students enrolled in Stony Brook’s Advancement on Individual Merit (AIM) Program. The AIM program provides an opportunity to attend college for capable students who have not had the same opportunity as others to realize their academic potential because of limited financial resources and inadequate academic preparation. To be admitted to the University through the AIM program, the applicant’s high school academic performance must have been below the level normally used to determine admission to the University. In addition, the applicant must meet financial eligibility guidelines established by New York State and Stony Brook University.

A student who is admitted to the University through the AIM program is offered financial and personal counseling and is eligible to receive a range of academic support services. These services include tutoring, special academic advising, skills improvement activities,
and special development classes and programs. At the same time, these students participate fully in all campus academic and social activities. Many students who enter complete a bachelor’s degree program, and many continue their education in graduate and professional schools throughout the country.

For further information on EOP/AIM, contact:

The EOP/AIM Program
W-3520 Library
Stony Brook University
Stony Brook, NY 11794-3375
Telephone: (631) 632-7090

Division of Military and Naval Affairs (DMNA) Education Incentive Program

Application Procedures

The student must complete a Recruitment Incentive and Retention Program application at his or her guard unit. The unit commander or other authorized representative determines eligibility for this program. If eligible, the student must bring the Certificate of Eligibility to the Office of Veterans Affairs at Stony Brook to register. The student is encouraged to make an appointment to review necessary documentation. Students may call the Office of Veterans Affairs at (631) 632-6700 for an appointment.

Note: This is a newly instituted program; procedures are subject to change. Further inquiries about the program should be directed to DMNA at (800) 356-0552.

Requirements and Responsibilities of Recipients

Participants in this program must be members of the Army/Air Guard or New York Naval Militia in good standing, having successfully completed initial active duty training or naval enlisted code training. The program is limited to undergraduate study.

The student must be matriculated and enrolled for a minimum of six credit hours per semester. Participants must be in good academic standing. Good academic standing is determined by the campus and is defined as not being on academic probation.

Participants are required to apply for financial aid (FAFSA). Proof of application must be presented to DMNA.

Selection of Recipients and Allocation of Awards

The Education Incentive Program allows an eligible guard or militia member to receive tuition assistance equal to the amount of tuition costs remaining after all other student aid, except loans, is applied against the undergraduate in-state annual tuition of SUNY institutions up to $3,400 per academic year.

Award Schedule

The voucher amount is the current cost of tuition (excluding the college fees) at the institution minus any grants received through the Federal Pell Grant, New York State TAP, New York State Aid for Part-Time Study, ACES (Army Continuing Education System) program or other types of grants/programs. Benefits received under the Montgomery G.I. Bill Act of 1984 shall not be considered educational aid for purposes of this program.

OTHER NEW YORK STATE PROGRAMS

- Child of Veteran Award Supplement
- Persian Gulf Veterans Tuition Award Supplement
- Vietnam Veterans Tuition Award Supplement
- Memorial Scholarships for Families of Deceased Police Officers
- Firefighters Supplement
- Child of Deceased Correction Officer Award Supplement

Application Procedures

Students who believe they may be eligible for one of the programs listed above should request an application from the New York State Higher Education Services Corporation by calling (518) 474-5642 or writing to the following address: NYSHESC, Division of Grants and Scholarships, 99 Washington Avenue, Albany, NY 12255.

VETERANS ADMINISTRATION (VA) EDUCATIONAL BENEFITS

Application Procedures

Students interested in applying for benefits under any of the VA educational assistance programs should contact the Office of Veterans Affairs, Administration Building Room 347, for applications, information, and assistance. Call (631) 632-6700 for an appointment. Visit the Web site at: http://www.studentaffairs.stonybrook.edu/veteransaffairs

Services Provided:
- Assistance in completion of forms.
- Forwarding of forms and supporting documentation to appropriate agencies.
- Assistance in obtaining a full or partial deferment of tuition, fees, and charges.
- Liaison between the University and the Veterans Administration to ensure student eligibility, enrollment, etc.
- Provide guidance to veterans and their dependents in reference to eligibility requirements.
- Coordination of a VA workstudy program.

Note: A student making an initial application for VA benefits should bring a certified copy of his or her DD-214 to the Office of Veterans Affairs. The student should maintain records of correspondence with the Veterans Administration, including a log of all payments received (i.e., date the checks were issued, amount, and period covered). The student should make arrangements for alternative means of payment for educational expenses (i.e., financial aid, loans, etc.) in the event that VA benefits are not received by the expected date.

The Montgomery G.I. Bill—Chapter 30

Eligibility for this program requires individuals to have served for two or three years of continuous active duty after July 1, 1985, and to have contributed $100 per month for the first 12 months of service. Entitlement accrues at the rate of one month for each month of active duty up to 36 months. Applications and benefits are processed through the VA Regional Office in Buffalo, NY. Eligible veterans generally have ten years from date of discharge or release from active duty in which to use these benefits. Past Vietnam-Era Veterans Educational Assistance Program (VEAP)—Chapter 32 is a voluntary contributory program for persons who served between January 1, 1977 and June 30, 1985. Under this program, the appropriate branch of the military will match the individual’s contribution on a two-to-one basis. The maximum period of entitlement is 36 months.
Survivors and Dependents
Educational Assistance—Chapter 35
This program provides benefits to the spouses and children of veterans deemed “100-percent service disabled” and to the surviving spouses and children of veterans who died in service. Forty-five months of entitlement are permitted under this program.

Vocational Rehabilitation for Disabled Veterans—Chapter 31
Vocational rehabilitation is intended to help the service-disabled veteran select, prepare for, and secure employment that is compatible with his or her interests, abilities, physical capabilities, and goals. Entitlement may be provided for up to 48 months. An eligible veteran generally has 12 years from the date of discharge or release from active duty in which to use these benefits.

Selected Reserve Educational Assistance Program—Chapter 1606
This program provides benefits to individuals enlisting, re-enlisting, or extending their enlistment with the Selected Reserve or National Guard for six or more years of service. Entitlement is for a maximum of 36 months or the equivalent in part-time training.

OTHER FINANCIAL ASSISTANCE
Student Employment Opportunities
The University provides a number of student employment opportunities not based on financial need. Wages vary and are paid by the employing department of the University. To find out about such opportunities, students should attend the job fair organized during the first week of classes in the fall semester. Students may also use the SOLAR System in locating and securing employment on campus.

Faculty-Student Association
The Faculty Student Association (FSA), which operates an array of auxiliary business services and programs for the campus such as Campus Dining Services, University Bookstore, Matthew's Medical Bookstore, and the Seawolves MarketPlace, employs students in a wide range of capacities. The FSA Staffing Resources Office (SSR) provides résumé building, training, internships, student entrepreneurship and employment opportunities and offers many other resources to provide students with hands-on work experience, skill development, and a source of income. SSR is dedicated to providing placement, advising, and special training programs for its on-campus employment and internship opportunities. FSA also offers a range of scholarship and work-incentive awards to student staff who demonstrate excellence or innovation in job performance.

To apply, students should submit an FSA Student Employment application to Suite 250 in the Stony Brook Union, or complete an online application at http://naples.cc.sunysb.edu/FSA/semjob.usf.html. For more information, please call Warren Wartell at (631) 632-9306, 632-1704, or e-mail Warren.Wartell@stonybrook.edu.

Parents' Affiliation
If a student’s parents belong to a union or fraternal group, the student could be eligible for financial aid. Other sources of scholarships include Boy or Girl Scouts, Chambers of Commerce, Daughters of the American Revolution, Elks, Junior Achievement, and Parent-Teacher Associations.

Scholarships and Grants from Private Sources
Many private student aid programs are available. Awards may be based on need, need plus other criteria, or other criteria alone. Students are encouraged to investigate scholarships for which they may be eligible. Among the criteria considered may be academic achievement, artistic talent, athletic ability, career plans, community activities, leadership potential, parents' employers, proposed college major, religious affiliation, and special interest.

Job Locator Service
The Career Center provides a job locator service for off-campus jobs available during a student’s tenure at Stony Brook.

Professional Associations
If a student has settled on a career, he or she should investigate the professional associations in that particular area. Such associations may have scholarships available.